CLAIMS

1. A method of creating and processing over a computer network forms representing applications for admission to different institutions, comprising

creating in response to a request from an applicant for an application to a first institution a first application form customized in accordance with the preferences of the first institution, the first application form including data fields for entering applicant information;

providing to the applicant over a computer network the first application form;

entering the applicant information in the data fields;

posting the first application form to a server;

storing the applicant information in a data storage;

creating in response to a request from the applicant for an application to a second institution a second application form customized in accordance with the preferences of the second institution, the second application form including data fields for entering applicant information;

inserting into some of the data fields of the second application applicant information from the data storage;

providing to the applicant over a computer network the second application form;

entering applicant information into the data fields for entering applicant data into which information was not inserted from the data storage or into which the data inserted from the data storage is to be changed;

posting the second application form to the server, whereby customized applications to different institutions share data through common data storage.

2. The method of claim 1 in which creating a first application form customized in accordance with the preferences of the first institution includes generating a first application in accordance with stored application description information and in which the first application can be modified by modifying the

application description information without rewriting the computer program that creates the application.

3. The method of claim 1 in which posting the first application includes verifying that pre-specified application information is present and meets pre-specified criteria.

4. The method of claim 1 in which posting the first application and posting the second application each includes the steps of posting a single page of the application and of posting the completed application, and in which posting a single page includes verifying that some specific information is present and meets pre-specified criteria and in which posting the complete application includes verifying that the information meets criteria specified by the corresponding institution

5. The method of claim 1 in which creating an application to a first institution includes creating an application identified with the brand of the first institution and in which creating an application to a second institution a second application includes creating an application identified with the brand of the second.

6. The method of claim 1 further comprising transmitting the applicant information to the first institution in a format specified by the first institution and transmitting the applicant information to the second institution in a format specified by the second institution.

7. The method of claim 6 further comprising making multiple applications to the first institution from different applicants available on line to the first institution for analysis after transmitting the applicant information to the first institution.

8. The method of claim 7 in which making multiple applications available

to the first institution includes making application information selectively available to various personnel at the institution.

9.   The method of claim 1 in which storing the applicant information is performed by a third party application servicer.

10.   The method of claim 9 in which posting the first application and posting the second application includes paying application fees for the applications and in which the third party servicer processes the application fee.

11.   The method of claim 1 in which storing the information includes parsing the information into elements, the data elements being separately stored and identified, thereby allowing the elements to be separately retrieved and rearranged in subsequent applications.

12.   The method of claim 11 in which inserting information from the data storage includes inserting information representing combined elements into a single field.

13.   The method of claim 1 in which the fields for entering applicant information include labels and in which at least some of the fields in the second application use different labels different from those in the corresponding fields in the first application, and in which storing the applicant information and inserting applicant information from the data storage is independent of the labels used in the application, thereby allowing each institution to customize the appearance of its corresponding application, while still permitting information to be shared across applications.

14.   The method of claim 1 in which the fields for entering applicant information are formatted and in which at least some of the fields in the second application are formatted differently from those in the corresponding fields in the

first application, and in which storing the applicant information and inserting applicant information from the data storage is independent of the format used in the application, thereby allowing each institution to customize the appearance of its corresponding application, while still permitting information to be shared across applications.

15. The method of claim 1 in which providing the first application form comprises providing multiple pages and in which posting the first application to a server includes posting multiple pages to the server.

16. The method of claim 15 in which the content of a page of the provided application depends upon information posted in a previous page.

17. The method of claim 1 in which the data storage includes a relational database or XML files.

18. The method of claim 1 in which the data storage includes stores metadata describing the data.

19. The method of claim 17 in which the metadata includes validation rules for the data.

20. The method of claim 17 in which the metadata specifies the sharing between applications or the accessibility of the data.

21. A system for creating and processing customized forms for unrelated institutions using a common third party data storage over a computer network, the system including:

a server computer operated by the third party and in data communication over a data network with a client computer for requesting a form and for entering information onto the form;

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first data storage in communication with the server computer and including form description information specifying the content and appearance of each customized form;

second data storage in communication with the server computer and including in a user information posted from the client computer; and

a forms engine program operating on the server computer for generating a form from the form description information in response to a request for the form transmitted from the client computer over the computer network, the form including fields for user information, the forms engine program populating the fields for user information with user information available from the second data storage, accepting information entered on the form by the user, and storing the newly entered information in the second data storage for use on subsequent forms.

22. The system of claim 20 in which generating a form includes generating a form including branding information identifying the particular institution to which the form is directed.

23. The system of claim 20 in which the customized forms include labels for data entry fields and in which labels are different for the same user information on different ones of the customized forms.

24. The system of claim 20 in which the same user information is requested using different styled menus on different ones of the customized forms.

25. The system of claim 20 in which at least some of the user information is parsed into smaller elements before storage, the smaller elements individually retrievable for insertion into subsequent forms.

26. The system of claim 20 in which the information about the user is in the form of user attributes and in which user attributes have properties that specify information about the attribute.

27. The system of claim 20 further comprising means for transmitting in a format specified by the institution information from a completed form to the institution associated with the form.

28. The system of claim 20 further comprising means for verifying information in a form, the verification means including means for verifying information common to all forms and means for verifying information for a specific institution.

29. The system of claim 20 in which the forms engine generates a form comprising multiple pages and in which the content of at least one of the multiple pages depends upon previously supplied user information.

30. The system of claim 20 in which the first or second data storage comprises one or more XML files stored on a computer readable medium.

31. The system of claim 20 in which the first or second data storage comprises one or more relational database tables stored on a computer readable medium.

32. A method of creating and processing forms associated with multiple institutions, comprising:

contacting a server over a computer network;

creating a form customized for one of the multiple institutions from stored form description information;

inserting available user information from a user data storage into the form;

transmitting the form with the available user information to a user for completion;

completing the form;

receiving the completed form; and

storing user information from the form in the user data storage.

33. The method of claim 31 in which completing the form includes completing multiple pages of the form with each page being transmitted to the server for verification in accordance with verification rules before completing a subsequent page.

34. The method of claim 32 in which receiving the completed form includes verifying the completed form in accordance with verification rules specific to the one of the multiple institutions.

35. The method of claim 31 in which the user data storage includes a relational database.

36. The method of claim 31 in which the user data storage includes a one or more XML files.

37. The method of claim 31 in which the user data storage includes information describing properties of the data.

38. The method of claim 36 in which the properties of the data include permissible values for the data.

39. The method of claim 36 in which the properties of the data specify the conditions under which the data is to be displayed.

40. A forms processing apparatus, comprising:

multiple forms for containing data, the forms being associated with different institutions and specifying a process, the process including a front-end process for presenting a page to a user and receiving and storing data from the user and a back-end processing specification for preparing the form data for receipt by the

institution;

a forms engine that integrates the form, the data, and processes regardless of the appearance of the form, the type or significance of the data, and the processing that follows collection of the data.

41. The method of claim 39 in which the forms engine resides on a server maintained by a third party forms servicer and each form is customized for an associated are specified in a relational database.

42. The method of claim 39 in which the content and processes of the forms are specified in XML files.

43. The method of claim 39 in which the front end processing includes data validation.

44. The method of claim 39 in which the front-end processing includes creating a form including multiple pages, the content of each page dependent upon information previously supplied by the user.

45. A method of providing customizable applications to institutions, the applications sharing common data storage, the method comprising:

providing at least two application information files, each describing a customized applications for an independent institution;

providing data storage for storing information entered on an application and inserting the information into subsequent applications;

generating a customized application in response to a request over a computer network from an applicant, the application form and content being specified by one of the at least two application information files;

populating fields of the customized application using information from the data storage;

transmitting the customized application over a computer network to a

requesting applicant; and

completing fields of the application that were not populated from the data storage.

46. The method of claim 44 in which completing fields of the application that were not populated from the data storage including overwriting with new values fields that were populated from the data storage, the new values being stored in the data storage in place of the existing values.

47. The method of claim 44 in which providing a data storage for storing information includes providing a data storage that is extensible without reprogramming the program for generating the customized application, thereby allowing an institution to readily request and store new information not previously stored.

48. The method of claim 44 in which generating a customized application includes generating an application that includes the logotype of the institution.

49. The method of claim 44 in which the data storage store metadata describing the data.

50. The method of claim 48 in which the metadata describes permissible values for the data and further comprising comparing the data in the completed fields with the permissible values.

51. The method of claim 48 in which the meta data describes conditions under which questions on the customized application are displayed.

52. The method of claim 44 in which the data storage includes a relational database.

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53. The method of claim 44 in which the data storage includes one or more XML files.

54. The method of claim 44 in which the customized application includes multiple pages.

55. The method of claim 53 in which the content of one of the multiple page depends the fields completed by an applicant on a previous one of the multiple pages.

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